

(SPACE BELOW FOR FILING STAMP ONLY)

**DON J. POOL 166468**  
**THE LAW FIRM OF POWELL & POOL**  
 7522 N. Colonial Avenue, Suite 100  
 Fresno, California 93711  
 Telephone: (559) 228-8034  
 Facsimile: (559) 228-6818

Attorneys for YOSEMITE MANAGEMENT GROUP, LLC

**UNITED STATES DISTRICT COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**  
**SAN JOSE DIVISION**

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YOSEMITE MANAGEMENT GROUP,  
 LLC, a California limited liability company,

Plaintiff,

v.

FLORA NG, an individual residing in  
 California; NEIL ISON, an individual  
 residing in California; and DOES 1 through  
 20, inclusive,

Defendants.

Case No. 5:08-cv-02032-JW

NOTICE OF BANKRUPTCY FILING BY  
 FLORA FONG NG

Honorable James Ware

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1 TO THE COURT AND TO ALL INTERESTED PARTIES:

2 PLEASE TAKE NOTICE that defendant in this matter, FLORA NG, has filed  
3 a chapter 11 bankruptcy proceeding in the United States Bankruptcy Court, Northern District  
4 of California, San Jose Division, on August 26, 2008, as case no. 08-54744. A true and  
5 correct copy of NG's Notice of Bankruptcy Filing is attached hereto as exhibit A and  
6 incorporated herein by this reference.

7 Dated: August 28, 2008

THE LAW FIRM OF POWELL & POOL

8  
9 / S / Don J. Pool

10 DON J. POOL, Attorneys for  
11 YOSEMITE MANAGEMENT GROUP, LLC  
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THE LAW FIRM OF POWELL & POOL  
7522 North Colonial Avenue, Suite 100  
Fresno, California 93711

# EXHIBIT A

1 FLORA FONG NG  
2 21285 Saratoga Hills  
3 Saratoga, California 95070  
4 Telephone: (408) 621-6800

5 Debtor In Pro Per

6  
7  
8 UNITED STATES BANKRUPTCY COURT  
9 NORTHERN DISTRICT OF CALIFORNIA  
10 SAN JOSE DIVISION

11 In Re:

12 FLORA FONG NG  
13 aka FLORA N. FONG  
14 aka N. FLORA FONG  
15 (SSN xxx-xx-1925)

16 Debtor.

Case No. 08-54744

Chapter 11

NOTICE OF BANKRUPTCY FILING

17 TO ALL INTERESTED PARTIES:

18 PLEASE BE ADVISED that on August 26, 2008, the Debtor FLORA FONG NG filed a  
19 Chapter 11 Bankruptcy Petition. A copy of the Petition attached hereto as Exhibit "A" and  
20 incorporated herein by reference.

21 PLEASE BE ADVISED that the filing of the bankruptcy case automatically stays  
22 certain collection and other actions against the Debtors and the Debtors' property, including, but  
23 not limited to

24 (1) Trustee's Sale No. 07-7189-01 for the real property located at 2741-2743 Hyde Street, San  
25 Francisco, CA, Loan Number B0551106 (San Francisco County Assessor's Parcel Number  
26 0025-003A).  
27  
28

(2) Trustee's Sale No. 07-7189-01 for the real property located at 1285 Hecker Pass Road, Watsonville, CA, 95076, Loan Number B0512003 (Santa Cruz County Assessor's Parcel Number 109-191-04).

(3) Trustee's Sale No. 07-7189-01 for the real property located at 1769 Lombard Street, San Francisco, CA, 94123-2907 Loan Number B0551109 (San Francisco County Assessor's Parcel Number 0506-027).

(4) Trustee's Sale No. 07-7189-01 for the real property located at 755 Marina Blvd., San Francisco, CA, 94123-1023 Loan Number B0551108 (San Francisco County Assessor's Parcel Number Lot 017 Blk 0910).

Respectfully submitted,

Dated: August 26, 2008

/s/ Flora Fong Ng  
Flora Fong Ng  
Debtor In Pro Per

**CERTIFICATE OF SERVICE**

In re: Flora Fong Ng

Case No. 08-54744

United States Bankruptcy Court, Northern Dist. Of California, San Jose Division

I, the undersigned, declare that:

I am employed in the county of Santa Cruz, California. I am over the age of eighteen years and not a party to this action. My business address is Book & Book, LLP, 1414 Soquel Avenue, Suite 203, Santa Cruz, CA 95062.

On August 26, 2008, I served the following document(s) electronically or by U.S. Mail as follows:

**1. NOTICE OF BANKRUPTCY FILING**

Charles Roy Fischer Designated Officer Sterling Pacific Lending, Inc. 1205 Freedom Blvd, #2 Watsonville, CA 95076 Facsimile (831) 786-1999	Joshua Fischer Sterling Pacific Financial 1205 Freedom Blvd., #2 Watsonville, Ca 95076
Sterling Pacific Financial 1205 Freedom Blvd., #2 Watsonville, Ca 95076	Attn: Bankruptcy Department GreenPoint Mortgage P.O. Box 79363 City of Industry, CA 91716-9363
W.T. Capital Lender Services Attn: Debra Berg, SVP 7522 N. Colonial Avenue, #101 Fresno, CA 953711 Facsimile (559) 224-1861	Washington Mutual 7255 Baymeadows Way Jacksonville, FL 32256-6851
Washington Mutual Bank, FA PO Box 25308 Santa Ana, CA 92799-5308	Washington Mutual Home Loans PO Box 78148 Phoenix, AZ 85062-8148
Aurora Loan Services PO Box 5180 Denver, CO 80217-5180	

**II (BY HAND):** The documents were given to BRIAN M. KANDEL, ESQ. for hand-delivery on \_\_\_\_\_ to \_\_\_\_\_ at the above-identified addresses.

**[XXX] (BY FACSIMILE):** As follows: to the above-noted persons at the above-noted fax numbers at approximately 5:34 p.m. on August 26, 2008 with written confirmation of receipt.

**[XXX] (BY MAIL):** As follows: I am "readily familiar" with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited in the U.S. Postal Service on that same day with postage thereon fully prepaid at Santa Cruz, California in the ordinary course of business.

**II (STATE):** I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed on August 26, 2008 at Santa Cruz, California.

**[XXX] (FEDERAL):** I declare that I am employed in the office of a member of the Bar of this Court at whose direction the service was made on August 26, 2008 at Santa Cruz, California.

/s/ Anna Cvitkovic  
Anna Cvitkovic

U.S. (Official Form 1) (1/08)

United States Bankruptcy Court  
Northern District of California

Name of Debtor (if individual, enter Last, First, Middle) <b>Ng, Flora, Feng</b>		Name of Joint Debtor (Spouse) (Last, First, Middle)	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names) <b>aka Flora N. Fong</b> <b>aka N. Flora Fong</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names)	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 1925		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)	
Street Address of Debtor (No. & Street, City, and State) <b>21285 Saratoga Hills</b> <b>Saratoga, CA</b>		Street Address of Joint Debtor (No. & Street, City, and State)	
ZIP CODE <b>95070</b>		ZIP CODE	
County of Residence or of the Principal Place of Business <b>Santa Clara</b>		County of Residence or of the Principal Place of Business	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address)	
ZIP CODE		ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE	

<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Swapbroker <input type="checkbox"/> Community Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,150,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prior to one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
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<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-299 <input type="checkbox"/> 300-499 <input type="checkbox"/> 500-999 <input type="checkbox"/> 1,000-4,999 <input type="checkbox"/> 5,000-9,999 <input type="checkbox"/> 10,000-24,999 <input type="checkbox"/> 25,000-99,999 <input type="checkbox"/> 100,000-999,999 <input type="checkbox"/> Over 1,000,000	
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5,000,000 <input type="checkbox"/> \$5,000,001 to \$50,000,000 <input type="checkbox"/> \$50,000,001 to \$100,000,000 <input type="checkbox"/> \$100,000,001 to \$500,000,000 <input type="checkbox"/> \$500,000,001 to \$1 billion	
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5,000,000 <input type="checkbox"/> \$5,000,001 to \$50,000,000 <input type="checkbox"/> \$50,000,001 to \$100,000,000 <input type="checkbox"/> \$100,000,001 to \$500,000,000 <input type="checkbox"/> \$500,000,001 to \$1 billion	

Case # : 08-54744-KLE11  
 Debtor : FLORA FONG NG  
 341 Mtg: 10/01/08 @ 10:30am  
 San Jose, CA  
 Tentative - Notice to be mailed  
 Chapter: 11    Office: 5 - 57  
 Receipt #: 50058097    Deputy: TP  
 Amount : \$1,039.00  
 Fee : FLORA NG  
 Filed : August 26, 2008 04:12 PM  
 Order for Relief  
 Clerk, U.S. Bankruptcy Court  
 Northern District of California



FROM : THE UPSSTORE

FAX NO. : 408 779 0678

Aug. 26 2008 05:31PM PA

B 1 (Official Form 1) (1/08)

FORM B1, Page 2

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s) <b>Florn Fong P. g</b>	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed <b>Northern Dist. California, San Jose Div.</b>	Case Number <b>05-59535</b>	Date Filed <b>12/01/2005</b>	
Location Where Filed	Case Number	Date Filed	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor <b>NONE</b>	Case Number	Date Filed	
District	Relationship	Judge	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <input checked="" type="checkbox"/> Not Applicable Signature of Attorney for Debtor(s) _____ Date _____	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition, <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partner pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If checked, complete the following) (Name of landlord or its claimed judgment) _____ (Address of landlord if) _____ <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(f)).			



B 1 (Official Form 1) (1/08)

FORM B1, Page 3

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Name of Debtor(s):</b> Flora Fong Ng	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <input checked="" type="checkbox"/> <u>Signature of Debtor: Flora Fong Ng</u>  <input checked="" type="checkbox"/> <b>Not Applicable</b> <u>Signature of Joint Debtor</u> <u>(408) 621-6800</u> <u>Telephone Number (if not represented by attorney)</u> <u>8-26-08</u> <u>Date</u>		<b>Signature of a Foreign Representative</b> I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  <input checked="" type="checkbox"/> <b>Not Applicable</b> (Signature of Foreign Representative)  (Printed Name of Foreign Representative)  Date	
<b>Signature of Attorney</b> <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s) / Bar No.  Firm Name  Address  Telephone Number  Date *In case in which § 707(b)(1)(2) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		<b>Signature of Non-Attorney Petition Preparer</b> I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), 110(h), and 342(h), and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)  Address  <input checked="" type="checkbox"/> <u>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</u>  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment in both 11 U.S.C. § 110, 18 U.S.C. § 136.	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual  Date			

FROM : THE UPSSTORE

FAX NO. : 408 779 067E

Aug. 26 2008 05:31PM P5

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of California

In re: Flora Fong Ng  
Debtor

Case No. \_\_\_\_\_  
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] (Summarize exigent circumstances here.) \_\_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: (Check the applicable statement.) [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.)

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.)

☐ Active military duty in a military combat zone.

FROM : THE UPSSTORE

FAX NO. : 408 779 0671

Aug. 26 2008 05:32PM P6

Official Form 1, Exh. D (10/06) - Cont.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Flora Fong Ng

Date:

8/26/08

FROM : THE UPSSTORE

FAX NO. : 408 779 067E

Aug. 26 2008 05:52PM P7

Certificate Number: 00981-CAN-CC 004379025

## CERTIFICATE OF COUNSELING

I CERTIFY that on July 7, 2008, at 2:18 o'clock PM CDT

Flora Ng received from

Credit Advisors Foundation

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 7, 2008

By /s/Amanda Hunter

Name Amanda Hunter

Title Bankruptcy Administrator

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(h).

(SPACE BELOW FOR FILING STAMP ONLY)

**DON J. POOL 166468**  
**THE LAW FIRM OF POWELL & POOL**  
7522 N. Colonial Avenue, Suite 100  
Fresno, California 93711  
Telephone: (559) 228-8034  
Facsimile: (559) 228-6818

Attorneys for YOSEMITE MANAGEMENT GROUP, LLC

**UNITED STATES DISTRICT COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**  
**SAN JOSE DIVISION**

\*\*\*

YOSEMITE MANAGEMENT GROUP,  
LLC, a California limited liability company,

Plaintiff,

v.

FLORA NG, an individual residing in  
California; NEIL ISON, an individual  
residing in California; and DOES 1 through  
20, inclusive,

Defendants.

Case No. 5:08-cv-02032-JW

PROOF OF SERVICE

Honorable James Ware

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THE LAW FIRM OF POWELL & POOL  
7522 North Colonial Avenue, Suite 100  
Fresno, California 93711

I declare that I am employed in the County of Fresno, California. I am over the age of 18 years and not a party to this action. My business address is 7522 North Colonial Avenue, Suite 100, Fresno, California 93711.

On **August 28, 2008**, I served the following on each interested party in said cause as indicated below:

**NOTICE OF BANKRUPTCY FILING BY FLORA FONG NG**

- ☐ **(By Facsimile)** I caused a copy of said pleading(s) to be sent via facsimile transmission to the interested parties at:
- ☐ **(By Overnight Mail)** By placing true copies thereof enclosed in sealed envelopes addressed as set forth below. I caused such envelope(s) with overnight delivery fees paid to be picked up by a California Overnight carrier at Fresno, California.
- ☒ **(By Regular Mail)** By placing true copies thereof enclosed in sealed envelopes addressed as set forth below. I am readily familiar with the firm's practice of collection and processing correspondence for mailing. Under that practice, it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Fresno, California, in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing in affidavit.

**Flora Ng**

Neil Ison, Esq.  
21285 Saratoga Hills Road  
Saratoga, CA 95070

- ☐ **STATE:** I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.
- ☒ **FEDERAL:** I declare that I am employed in the office of a member of the bar of this court at whose direction service was made.

Executed on **August 28, 2008**, at Fresno, California.

\_\_\_\_\_/ S / \_\_\_\_\_ Nannette A. Acevedo  
Nannette A. Acevedo